

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jason D. Haugh
Debtor(s)

Bankruptcy Case No.: 19-20812-CMB
11/5/2020
Chapter: 13
Docket No.: 67 – 38, 66
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 8/13/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$4007.00 as of 11/2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Wells Fargo (Cl#15) at 0%, Wells Fargo (Cl. 12-2), PHFA (Cl#14), Harley Davidson (Cl#9) with payment determined by Trustee .
- ☒ H. Additional Terms: Attorney fees are "No Look" based on retainer of \$0.00. The secured claim of the following Creditor shall govern as to claim amount, to be paid at the modified plan terms: Global Lending (Cl. #11), assuming 506 unsuccessful.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: November 10, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Jason D. Haugh
Debtor(s)

Case No. 19-20812-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 10, 2020

User: dsaw
Form ID: 149

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recip ID	Recipient Name and Address
db	+ Jason D. Haugh, 615 Paulownia Drive, Leechburg, PA 15656-9419
15003807	+ Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
15003808	+ Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
15003809	+ Citibank, Centralized Bankruptcy/Citicorp, Credit Services, P.O. Box 790034, Saint Louis, MO 63179-0034
15003815	+ HSBC Bank Nevada, NA, PO Box 2013, Buffalo, NY 14240-2013
15104666	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15003816	+ JN Portfolio Debt Equities, Attn: Bankruptcy, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
15038693	+ Jamie L. Haugh, 934 Talon Court, Leechburg, PA 15656-9510
15003819	+ Pennsylvania Department of Revenue, 228 Walnut Street, Harrisburg, PA 17101-1714
15064457	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15003825	+ THD/CBNA, Citicorp Credit Services, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15067731	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15067732	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15003826	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, U.S. Bank National Association, 425 Walnut Street, Cincinnati, OH 45202
15003828	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
15003827	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept., P.O. Box 6429, Greenville, SC 29606
15131378	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15120385	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN, 55121-7700
15003829	+ Wells Fargo/Bob's Discount Furniture, Attn: Bankruptcy, P.O. Box 10438, Des Moines, IA 50306-0438

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 11 2020 04:02:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15003810	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 11 2020 03:52:00	Comenity Bank/Buckle, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15003811	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 11 2020 04:02:15	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15032426	Email/Text: mrdiscen@discover.com	Nov 11 2020 03:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15003812	+ Email/Text: mrdiscen@discover.com	Nov 11 2020 03:52:00	Discover Financial Services, Attention Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15003813	Email/Text: bankruptcy@glslc.com	Nov 11 2020 03:52:00	Global Lending Service, Attn: Bankruptcy, P.O. Box 10437, Greenville, SC 29603
15105268	Email/Text: bankruptcy@glslc.com	Nov 11 2020 03:52:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603

District/off: 0315-2

User: dsaw

Page 2 of 3

Date Rcvd: Nov 10, 2020

Form ID: 149

Total Noticed: 41

15003814	+ Email/Text: bankruptcy.notices@hdfsi.com	Nov 11 2020 03:53:00	Harley Davidson Financial, Attention Bankruptcy, P.O. Box 22048, Carson City, NV 89721-2048
15104989	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 11 2020 04:03:31	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15003817	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 11 2020 04:03:31	Merrick Bank, Attention: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15003818	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 11 2020 03:53:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
15003820	Email/Text: blegal@phfa.org	Nov 11 2020 03:53:00	Pennsylvania Housing Finance Agency, ATTN: Bankruptcy, P.O. Box 8029, Harrisburg, PA 17105
15071546	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 11 2020 04:03:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15125378	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 11 2020 04:03:36	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15125976	+ Email/Text: blegal@phfa.org	Nov 11 2020 03:53:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15003821	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 11 2020 04:03:35	Portfolio Recovery, Attn: Bankruptcy, P.O. Box 41021, Norfolk, VA 23541-1021
15095666	Email/Text: bnc-quantum@quantum3group.com	Nov 11 2020 03:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15095665	Email/Text: bnc-quantum@quantum3group.com	Nov 11 2020 03:52:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
15003822	+ Email/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com	Nov 11 2020 03:52:00	State Farm Financial, 1 State Farm Plaza, Bloomington, IL 61710-0001
15003823	+ Email/PDF: gecsed@recoverycorp.com	Nov 11 2020 04:00:49	Synchrony Bank, P.O. Box 965022, Orlando, FL 32896-5022
15004202	+ Email/PDF: gecsed@recoverycorp.com	Nov 11 2020 04:03:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15003824	+ Email/PDF: gecsed@recoverycorp.com	Nov 11 2020 04:00:49	Synchrony Bank/Amazon, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Global Lending Services LLC
cr		Wells Fargo Bank, N.A.
cr	*+	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
cr	*	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: dsaw

Page 3 of 3

Date Rcvd: Nov 10, 2020

Form ID: 149

Total Noticed: 41

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Global Lending Services LLC bnicholas@kmlawgroup.com
George M Conway	on behalf of U.S. Trustee Office of the United States Trustee george.m.conway@usdoj.gov
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Suzanne M. Bash	on behalf of Debtor Jason D. Haugh suzannembash@yahoo.com sooz1205@yahoo.com
Thomas Song	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com

TOTAL: 7